

**ROACHE & ASSOCIATES**

ATTORNEYS-AT-LAW  
581 S. RANGELINE RD., STE. A1  
CARMEL, IN 46032-2149

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(317) 688-7082 FAX (317) 688-7086

April 23, 2019

Daniel S. O'Toole & Stacia L. O'Toole  
13867 Smokey Ridge Dr.  
Carmel, IN 46033

Re: Smokey Ridge HOA/O'Toole  
13867 Smokey Ridge Dr., Carmel, IN

Daniel S. O'Toole & Stacia L. O'Toole:

I am writing again as attorney for Smokey Ridge Homeowners Association, Inc. in reference to your association dues. Thank you for your recent check # 611016362 dated 3/25/19 in the amount of \$477.50 paid direct to Smokey Ridge HOA.

Unfortunately, you did not pay the total balance due of **\$652.50**. You paid late and were turned over for collections. You owe the attorney's fees associated with paying late. **Please remit the shortage amount of \$175.00 by May 3<sup>rd</sup>, 2019** or you may be obligated to pay additional attorney's fees, etc. If you want to resolve this matter, without further legal proceedings, **your payment to "Smokey Ridge HOA" should be sent to me before the above date.**

I am a debt collector and this communication is an attempt to collect a debt. Any information obtained will be used for that purpose. Thank you for your cooperation.

Sincerely,

*/s/ Robert D. Roache, II*

Robert D. Roache, II

RDR/bkr  
Enclosure

**PLAINTIFF'S  
EXHIBIT " B "**